

UNITED STATES BANKRUPTCY COURT Corrected

Western District of Texas

Order Combined With Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/28/08 .

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Craig E Terry
3640 Flora Vista Loop
Round Rock, TX 78681

Carrie E Terry
aka Carrie Linscott
3640 Flora Vista Loop
Round Rock, TX 78681

Case Number:
08-12098-cag

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-5933
xxx-xx-6652

Attorney for Debtor(s) (name and address):

W. Michael Murray
Murray Walker & Associates
13740 N. Hwy 183, Bldg L Ste. 1
Austin, TX 78750
Telephone number: 512-336-9994

Bankruptcy Trustee Appointed By U.S. Trustee On 10/29/2008

(name and address) :
Randolph N Osherow
342 W Woodlawn Suite 100
San Antonio, TX 78212
Telephone number: (210) 738-3001

Meeting of Creditors:

Date: **November 26, 2008**

Time: **10:00 AM**

Location: **Austin Room 118, Homer Thornberry Bldg., 903 San Jacinto, Austin, TX 78701**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:

1/25/09

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

United States Bankruptcy Court
903 SAN JACINTO, SUITE 322
AUSTIN, TX 78701-0

Telephone number: (512) 916-5238

For the Court:

Clerk of the Bankruptcy Court:
George D. Prentice II

George D. Prentice II

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: 10/29/08

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. At the meeting, the creditors may elect a trustee other than the one named on this notice, examine the debtor, and transact such other business as may properly come before the meeting. The meeting may be continued and concluded at a later date without further notice. FAILURE OF THE DEBTOR OR HIS ATTORNEY TO APPEAR AT THE SECTION 341(a) MEETING OR TO TIMELY FILE SCHEDULES AND STATEMENT OF AFFAIRS MAY RESULT IN DISMISSAL, DENIAL OF THE DEBTOR'S DISCHARGE, OR OTHER APPROPRIATE RELIEF.
Reaffirmation Agreements	File all reaffirmation agreements with the Bankruptcy Clerk prior to the Objections to Discharge deadline. Reaffirmation Agreements may be scheduled for hearing.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. Registered electronic users should file through our Case Management/Electronic Case Files (CM/ECF) Internet site (https://ecf.txwb.uscourts.gov/). You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office or via the Internet if you have a CM/ECF PACER subscription .
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
-- Refer to Other Side for Important Deadlines and Notices --	
Alias update, atty address correction, no presumption of abuse	

CERTIFICATE OF NOTICE

District/off: 0542-1
Case: 08-12098

User: beniteze
Form ID: B9A3

Page 1 of 2
Total Served: 51

Date Rcvd: Oct 29, 2008

The following entities were served by first class mail on Oct 31, 2008.

db +Carrie E Terry, 3640 Flora Vista Loop, Round Rock, TX 78681-1050
db +Craig E Terry, 3640 Flora Vista Loop, Round Rock, TX 78681-1050
aty +W. Michael Murray, Murray Walker & Associates, 13740 N. Hwy 183, Bldg L Ste. 1,
Austin, TX 78750-1884
tr +Randolph N Osherow, 342 W Woodlawn Suite 100, San Antonio, TX 78212-3314
ust +United States Trustee - AU12, United States Trustee, 903 San Jacinto Blvd, Suite 230,
Austin, TX 78701-2450
13748368 +AT&T Universal, Box 44167, Jacksonville, FL 32231-4167
13748369 +ATEX Delivery Services, Box 301567, Austin, TX 78703-0027
13748370 +ATS, 4611 Bee Cave Rd. Suite 200, Austin, TX 78746-5283
13748365 Advanta, Box 30715, Salt Lake City, UT 84130-0715
13748367 +Arpenteurs, 8906 Wall Street Ste 302, Austin, TX 78754-4543
13748371 +Austin Utilities, Box 2267, Austin, TX 78783-0001
13748372 +B & S Port-O-Jon, 2605 S. 12th St, Waco, TX 76706-3535
13748373 +Bridger Construction, 4109 Manzanita, Georgetown, TX 78628-1355
13748374 +Building Specialities, 503 Industrial Blvd, Austin, TX 78745-1210
13748375 +Carrie Terry, 3640 Flora Vista Loop, Round Rock, TX 78681-1050
13748376 +Centex Mechanical, Box 663, Bastrop, TX 78602-0663
13748379 +Comerica, Box 790408, St. Louis, MO 63179-0408
13748378 +Comerica, Box 2727, Austin, TX 78768-2727
13748380 +Countrywide, 4500 Park Granada, Calabasas, CA 91302-1663
13748381 +Custom Plumbing, 9511 Brown Lane, Austin, TX 78754-4013
13748382 +D & R Services, 180 Oak Terrace, Seguin, TX 78155-0486
13748383 +Del Morgan, CPA, Box 66303, Austin, TX 78766-6303
13748385 +G Stone, 17050 IH 35S, Bldg 1 Ste A, Buda, TX 78610
13748386 +Hope Lumber, Box 5030, Georgetown, TX 78627-5030
13748387 +ICI Paints, 16651 Sprague Rd. Rm 105A, Cleveland, OH 44136-1757
13748390 +ISC, 1413 Grand Avenue Pkwy, Austin, TX 78660-2025
13748388 +Image Tile & Carpet, 3303 Williams Dr., Georgetown, TX 78628-2831
13748389 +Isaac Guzman, 244 Onyx Lake Dr., Kyle, TX 78640-5871
13748391 +James Yett, 3601 Parmer Ln W, Austin, TX 78727-4100
13748392 +John Luna, Box 191, Florence, TX 76527-0191
13748393 +Mario Carlin, 605 Canyon Trail Ct, Round Rock, TX 78664-7150
13748394 +McComis Inspections, Box 90097, Austin, TX 78709-0097
13748395 +Paychex, 4242 Woodcock Dr. Ste 100, San Antonio, TX 78228-1359
13748396 +Payment Processing Center, Box 2168, Columbus, OH 43216-2168
13748397 +Paypal, Box 960080, Orlando, FL 32896-0080
13748398 +Pioneer Roof Systems, 2319 Patterson Industrial, Pflugerville, TX 78660-8305
13748399 +Pro Consulting Services, Box 66768, Houston, TX 77266-6768
13748400 +Rent Equip, 10509 Burnet Rd., Austin, TX 78758-4429
13748401 +Richard Cordes, 13201 FM 620 Ste R108, Austin, TX 78717-1011
13748402 +Rony Pinto, 504 Bonita Vista, Buda, TX 78610-9276
13748403 +Shop/James Yett, 3601 Parmer LN W#106, Austin, TX 78727-4113
13748404 +Sprint, Box 660075, Dallas, TX 75266-0075
13748405 +Texas Disposal Systems, Box 968, Austin, TX 78767-0968
13748406 +Texas Gas Service, 5613 Ave F, Austin, TX 78751-1299
13748407 +Tileworks, 1001 Metric Blvd., Austin, TX 78758
13748408 +Tri-Supply, Box 5548, Beaumont, TX 77726-5548
13748409 +Vengrof Williams & Associates, Box 5548, Beaumont, TX 77726-5548
13748410 +Wilson Appliance, Box 1061, Dripping Springs, TX 78620-1061

The following entities were served by electronic transmission on Oct 30, 2008.

tr +EDI: QRNOSHEROW.COM Oct 30 2008 01:23:00 Randolph N Osherow, 342 W Woodlawn Suite 100,
San Antonio, TX 78212-3314
13748366 EDI: WTRWFNNB.COM Oct 30 2008 01:23:00 Ann Taylor, Box 659705, San Antonio, TX 78265-9705
13748377 EDI: CHASE.COM Oct 30 2008 01:23:00 Chase, Box 94014, Palatine, IL 60094-4014
13748384 EDI: DISCOVER.COM Oct 30 2008 01:23:00 Discover, Box 3023, New Albany, OH 43054-3023

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0542-1
Case: 08-12098

User: beniteze
Form ID: B9A3

Page 2 of 2
Total Served: 51

Date Rcvd: Oct 29, 2008

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 31, 2008

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.